

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

SANJEEV ROY

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:19-21748

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

October 25, 2022

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 04/30/2019 and confirmed on 6/6/19 . The case was subsequently Completed
After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		265,738.73
Less Refunds to Debtor	20,142.09	
TOTAL AMOUNT OF PLAN FUND		245,596.64

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	17,320.00	
Trustee Fee	10,526.13	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		27,846.13

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	US BANK TRUST NA - OWNER TRUSTEE I Acct: 4354	109,658.26	109,658.26	0.00	109,658.26
	US BANK TRUST NA - OWNER TRUSTEE I Acct: 4354	27,252.18	27,252.18	0.00	27,252.18
	WELLS FARGO BANK NA Acct: 2013	208.59	208.59	0.00	208.59
	HYUNDAI CAPITAL AMERICA DBA HYUND/ Acct: 9359	6,633.77	6,633.77	541.69	7,175.46
					144,294.49

Priority					
	LAWRENCE W WILLIS ESQ Acct:	0.00	0.00	0.00	0.00
	SANJEEV ROY Acct:	0.00	0.00	0.00	0.00
	SANJEEV ROY Acct:	20,142.09	20,142.09	0.00	0.00
	WILLIS & ASSOCIATES Acct:	1,200.00	1,200.00	0.00	0.00
	WILLIS & ASSOCIATES Acct: XXXXXXXXXXXXXXXXXXXXXXXXXXXX8/20	4,000.00	4,000.00	0.00	0.00
	LAWRENCE W WILLIS ESQ Acct:	0.00	0.00	0.00	0.00
	WILLIS & ASSOCIATES Acct: XXXXXXXXXXXXXXXXXXXXXXXXXXXX9/22	12,120.00	12,120.00	0.00	0.00
	JPMORGAN CHASE BANK NA Acct: 3758	1,019.84	1,019.84	0.00	1,019.84
					1,019.84

Unsecured					
	AMERIPRISE FINANCIAL++ Acct: 7604	0.00	0.00	0.00	0.00
	BARCLAYS BANK DELAWARE Acct: 5453	0.00	0.00	0.00	0.00
	CAPITAL ONE**	0.00	0.00	0.00	0.00

19-21748

Page 2 of 3

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 3452				
	PORTFOLIO RECOVERY ASSOCIATES, LL	30,686.98	30,686.98	0.00	30,686.98
	Acct: 4987				
	PORTFOLIO RECOVERY ASSOCIATES, LL	18,364.10	18,364.10	0.00	18,364.10
	Acct: 2196				
	CBNA	0.00	0.00	0.00	0.00
	Acct: 8775				
	CHASE CARD SERVICES**	0.00	0.00	0.00	0.00
	Acct: 4676				
	CITIBANK**	0.00	0.00	0.00	0.00
	Acct: 6924				
	COMENITY BANK	0.00	0.00	0.00	0.00
	Acct: 6730				
	CREDIT FIRST NA*	0.00	0.00	0.00	0.00
	Acct: 6529				
	DIGITAL FCU	0.00	0.00	0.00	0.00
	Acct: 0141				
	FLR SOLUTION++	0.00	0.00	0.00	0.00
	Acct: 5813				
	FM/CITIZENS++	0.00	0.00	0.00	0.00
	Acct: 1673				
	HUNTINGTON NATIONAL BANK(*)	0.00	0.00	0.00	0.00
	Acct: 9715				
	KOHLs++	0.00	0.00	0.00	0.00
	Acct: 9252				
	LENDING CLUB CORP*	0.00	0.00	0.00	0.00
	Acct: 3000				
	LVNV FUNDING LLC	23,086.04	23,086.04	0.00	23,086.04
	Acct: 3000				
	NTB CREDIT PLAN	0.00	0.00	0.00	0.00
	Acct: 0797				
	PRAAG FUNDING LLC	0.00	0.00	0.00	0.00
	Acct:				
	PRAAG FUNDING LLC	0.00	0.00	0.00	0.00
	Acct:				
	SEARS/CITI CARD USA*++	0.00	0.00	0.00	0.00
	Acct: 4770				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct: 4728				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct: 7644				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct: 2175				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct: 9019				
	TARGET	0.00	0.00	0.00	0.00
	Acct: 6914				
	THD/CBSD	0.00	0.00	0.00	0.00
	Acct: 1335				
	TOYOTA MOTOR CREDIT CO**++	0.00	0.00	0.00	0.00
	Acct: 0001				
	UPMC PHYSICIAN SERVICES	299.06	299.06	0.00	299.06
	Acct: 9430				
	HYUNDAI CAPITAL AMERICA DBA HYUND/	0.00	0.00	0.00	0.00
	Acct: 9359				
	STEPHEN R FRANKS ESQ	0.00	0.00	0.00	0.00
	Acct:				
	BRIAN C NICHOLAS ESQ	0.00	0.00	0.00	0.00
	Acct:				

19-21748

Page 3 of 3

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
					72,436.18

TOTAL PAID TO CREDITORS	217,750.51
-------------------------	------------

TOTAL CLAIMED	
PRIORITY	1,019.84
SECURED	143,752.80
UNSECURED	72,436.18

Date: 10/25/2022

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteedpa.com

IN RE:

SANJEEV ROY

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:19-21748

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Sanjeev Roy
Debtor

Case No. 19-21748-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Oct 26, 2022

User: auto
Form ID: pdf900

Page 1 of 3
Total Noticed: 42

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 28, 2022:

Recip ID	Recipient Name and Address
db	+ Sanjeev Roy, 203 Morning Grove Lane, Valencia, PA 16059-1639
r	+ Zita Billmann, Coldwell Banker Realty, 9600 Perry Highway, Pittsburgh, PA 15237-5552
15042742	+ Ameriprise Financial I, 827 Ameriprise Financial, Minneapolis, MN 55474-0008
15042754	+ Flr Solution, Po Box 94498, Las Vegas, NV 89193-4498
15042755	Fm/citizens, 121 South 13th Street, Blair, NE 68008
15042759	Lending Club Corp, 71 Stevenson St Ste 300, San Francisco, MI 49000

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: RASEBN@raslg.com	Oct 26 2022 23:48:00	U.S. Bank Trust National Association, not in its i, Robertson, Anschutz, Schneid, Crane & Pa, 10700 Abbotts Bridge Road, Suite 170, Duluth, GA 30097-8461
15042743	+ Email/Text: BarclaysBankDelaware@tsico.com	Oct 26 2022 23:48:00	Barclays Bank Delaware, Po Box 8803, Wilmington, DE 19899-8803
15042744	+ Email/Text: BKMailBayview@bayviewloanservicing.com	Oct 26 2022 23:48:00	Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor, Miami, FL 33146-1839
15083176	+ Email/Text: BKMailBayview@bayviewloanservicing.com	Oct 26 2022 23:48:00	Bayview Loan Servicing, LLC, 4425 Ponce de Leon Blvd, 5th Floor, Coral Gables, FL 33146-1839
15042746	Email/PDF: AIS.cocard.ebn@aisinfo.com	Oct 26 2022 23:46:29	Capital One, 15000 Capital One Dr, Richmond, VA 23238
15042745	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Oct 26 2022 23:47:31	Cap1/bstby, Po Box 30253, Salt Lake City, UT 84130-0253
15042747	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 26 2022 23:47:38	Cbna, Po Box 6497, Sioux Falls, SD 57117-6497
15042750	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 26 2022 23:58:24	Citi, Po Box 6241, Sioux Falls, SD 57117-6241
15042751	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Oct 26 2022 23:48:00	Comenity Bank/levin, Po Box 182789, Columbus, OH 43218-2789
15302493	+ Email/Text: nsm_bk_notices@mrcooper.com	Oct 26 2022 23:48:00	Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL 33146-1839
15042752	+ Email/Text: BKPT@cfna.com	Oct 26 2022 23:48:00	Credit First N A, 6275 Eastland Rd, Brookpark, OH 44142-1399
15042753	+ Email/Text: bankruptcy@dcu.org	Oct 26 2022 23:49:00	Digital Fed Credit Uni, 220 Donald Lynch Blvd, Marlborough, MA 01752-4708
15071533	+ Email/Text: Hcabankruptcy-courtnotices@hcamerica.com	Oct 26 2022 23:49:00	HYUNDAI CAPITAL AMERICA DBA, HYUNDAI MOTOR FINANCE, PO BOX 20809,

District/off: 0315-2

User: auto

Page 2 of 3

Date Rcvd: Oct 26, 2022

Form ID: pdf900

Total Noticed: 42

		FOUNTAIN VALLEY, CA 92728-0809
15042756	+ Email/Text: bankruptcy@huntington.com	Oct 26 2022 23:48:00 Huntington National Ba, 7 Easton Oval # Ea5w29, Columbus, OH 43219-6060
15042757	+ Email/Text: Hcabankruptcy-courtntices@hcamerica.com	Oct 26 2022 23:49:00 Hyundai Capital America, 4000 Macarthur Blvd Ste, Newport Beach, CA 92660-2516
15042748	Email/PDF: ais.chase.ebn@aisinfo.com	Oct 26 2022 23:47:06 Chase Auto, Po Box 901003, Ft Worth, TX 76101
15042749	Email/PDF: ais.chase.ebn@aisinfo.com	Oct 26 2022 23:47:05 Chase Card, Po Box 15298, Wilmington, DE 19850
15057246	Email/PDF: ais.chase.ebn@aisinfo.com	Oct 26 2022 23:47:30 JPMorgan Chase Bank, N.A., National Bankruptcy Department, P.O. Box 29505 AZ1-1191, Phoenix, AZ 85038-9505
15042758	+ Email/Text: PBNCNotifications@peritusservices.com	Oct 26 2022 23:48:00 Kohls/chase, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
15042760	+ Email/PDF: resurgentbknotifications@resurgent.com	Oct 26 2022 23:47:37 LVNV Funding, PO BOX 10497 MS 576, Greenville, SC 29603-0497
15048794	Email/PDF: resurgentbknotifications@resurgent.com	Oct 26 2022 23:47:11 LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15042761	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 26 2022 23:47:38 Ntb/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
15083224	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 26 2022 23:46:47 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15042763	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 26 2022 23:47:09 Portfolio Recov Assoc, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952
15042762	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 26 2022 23:46:43 Portfolio Recov Assoc, 120 Corporate Blvd Ste 100, Norfolk, VA 23502-4952
15042764	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 26 2022 23:47:12 Sears/cbna, Po Box 6282, Sioux Falls, SD 57117-6282
15042765	+ Email/PDF: gecsed@recoverycorp.com	Oct 26 2022 23:46:21 Synch/dkdc, P.o. Box 965005, Orlando, FL 32896-5005
15042766	+ Email/PDF: gecsed@recoverycorp.com	Oct 26 2022 23:46:21 Synch/jc Penney Dc, Po Box 965007, Orlando, FL 32896-5007
15042767	+ Email/PDF: gecsed@recoverycorp.com	Oct 26 2022 23:47:05 Synch/jcp, Po Box 965007, Orlando, FL 32896-5007
15042768	+ Email/PDF: gecsed@recoverycorp.com	Oct 26 2022 23:47:07 Synch/lowes, Po Box 965005, Orlando, FL 32896-5005
15042769	+ Email/Text: bnccmail@w-legal.com	Oct 26 2022 23:48:00 Target N.b., Po Box 673, Minneapolis, MN 55440-0673
15042770	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 26 2022 23:58:25 Thd/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
15042771	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Oct 26 2022 23:48:00 Toyota Motor Credit Co, 240 Gibraltar Rd Ste 260, Horsham, PA 19044-2387
15433962	+ Email/Text: bkteam@selenefinance.com	Oct 26 2022 23:48:00 U.S. Bank Trust National Association, Selene Finance LP, Attn: BK Dept, 3501 Olympus Blvd, Suite 500, Dallas, TX 75019-6295
15077245	^ MEBN	Oct 26 2022 23:43:20 UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123
15075391	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Oct 26 2022 23:47:08 Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 36

District/off: 0315-2

User: auto

Page 3 of 3

Date Rcvd: Oct 26, 2022

Form ID: pdf900

Total Noticed: 42

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		BAYVIEW LOAN SERVICING, LLC
cr		Community Loan Servicing, LLC
cr		JPMORGAN CHASE BANK, N.A.

TOTAL: 3 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 28, 2022

Signature: /s/Gustava Winters**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 25, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor BAYVIEW LOAN SERVICING LLC bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor Community Loan Servicing LLC bnicholas@kmlawgroup.com
Charles Griffin Wohlrab	on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity but solely as owner trustee for RCF 2 Acquisition Trust c/o U.S. Bank Trust National Association cwohlrab@raslg.com
Lawrence W. Willis	on behalf of Debtor Sanjeev Roy ecf@westernpabankruptcy.com urfreshstr@gmail.com;willislr88866@notify.bestcase.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com
Stephen Russell Franks	on behalf of Creditor JPMORGAN CHASE BANK N.A. amps@manleydeas.com

TOTAL: 7